



W. Andrew Clayton, Jr.  
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Mediator

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July 30, 2019

icardmerrill.com

Honorable Michael G. Williamson, Chief Judge  
United States Bankruptcy Court  
Middle District of Florida  
801 N. Florida Avenue  
Courtroom 8A  
Sam M. Gibbons United States Courthouse  
Tampa, Florida 33602

*In re Bruce Farlow*, Case No. 8:18-bk-06677-MGW

Dear Judge Williamson:

Enclosed please find a proposed Final Judgment in an Adversary Proceeding. I have shared a draft of this judgment with Timothy Gensmer, who is counsel for the debtor, Bruce Farlow. Mr. Gensmer advises me that the form of judgment is acceptable, with the exception of the proposed prejudgment interest, to which his client objects. In that regard, our research indicates that prejudgment interest may be awarded in the discretion of the bankruptcy court. *Pellegrino v. Metro Unlimited, Inc. (In re Dakhllalah)*, 2010 Bankr. LEXIS 57 (Bankr. M.D. Fla. 2009), citing, *In re Industrial Supply Corp.*, 127 B.R. 62, 65 (M.D. Fla. 1991).

You will note that the I have left the proposed amount of prejudgment interest blank since its award is within your discretion. That said, I respectfully request that prejudgment interest be awarded at the rate set forth by F.S. 55.03(a1), as the court did in *Pellegrino, supra*. I have attached the historical judgment interest rates from the Florida Division of Accounting and Auditing for your ease of reference. I would also ask that it be imposed from when the cause of action accrued, as the court did in *Pellegrino*. In the instant case, the evidence shows that the cause of action accrued no later than when Mr. Farlow was terminated by Mr. Gentis on December 15, 2014 and he refused to reimburse the embezzled company funds.

If that termination date is selected, our calculations show that the following amounts of prejudgment interest would be due to GFB Partners LLLP:

Honorable Michael G. Williamson  
Chief Judge, United States Bankruptcy Court  
July 30, 2019  
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Compensatory award: \$103,570.37

6,375.25 (4.75% interest from 12/15/2014 to 3/31/2016)  
1,234.28 (4.78% interest from 4/1/16 to 6/30/16)  
1,263.50 (4.84% interest from 7/1/16 to 9/30/16)  
1,281.78 (4.91% interest from 10/1/16 to 12/31/17)  
1,269.23 (4.97% interest from 1/1/17 to 3/31/17)  
1,303.99 (5.05% interest from 4/1/17 to 6/31/17)  
1,349.64 (5.17% interest from 7/1/17 to 9/31/17)  
1,396.64 (5.35% interest from 10/1/17 to 12/31/17)  
1,412.25 (5.53% interest from 1/1/18 to 3/30/18)  
1,476.99 (5.72% interest from 4/1/18 to 6/30/18)  
1,558.46 (5.97% interest from 7/1/18 to 9/31/18)  
1,589.82 (6.09% interest from 10/1/18 to 12/31/18)  
1,616.55 (6.33% interest from 1/1/19 to 3/30/19)  
1,696.48 (6.57% interest from 4/1/19 to 6/30/19)  
441.83 (6.77% interest from 7/1/19 to 7/23/19)

**Total \$126,291.78**

The following amounts would be due to Shalimar MHP, LLC:

Compensatory award: \$ 8,544.49

525.95 (4.75% interest from 12/15/2014 to 3/31/2016)  
101.83 (4.78% interest from 4/1/16 to 6/30/16)  
104.24 (4.84% interest from 7/1/16 to 9/30/16)  
105.75 (4.91% interest from 10/1/16 to 12/31/17)  
107.04 (4.97% interest from 1/1/17 to 3/31/17)  
107.58 (5.05% interest from 4/1/17 to 6/31/17)  
111.35 (5.17% interest from 7/1/17 to 9/31/17)  
115.22 (5.35% interest from 10/1/17 to 12/31/17)  
116.51 (5.53% interest from 1/1/18 to 3/30/18)  
121.85 (5.72% interest from 4/1/18 to 6/30/18)  
128.57 (5.97% interest from 7/1/18 to 9/31/18)  
131.16 (6.09% interest from 10/1/18 to 12/31/18)  
133.36 (6.33% interest from 1/1/19 to 3/30/19)  
139.96 (6.57% interest from 4/1/19 to 6/30/19)  
36.45 (6.77% interest from 7/1/19 to 7/23/19)

**Total \$10,525.56**

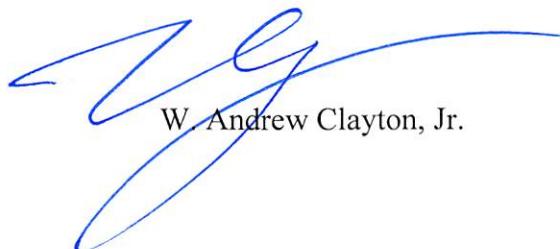
The foregoing calculations reflect prejudgment interest of \$22,721.41 for the GFB Partners, LLLP judgment and \$1,981.07 for the Shalimar MHP, LLC judgment.

Honorable Michael G. Williamson  
Chief Judge, United States Bankruptcy Court  
July 30, 2019

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Lastly, I have attached a Declaration of Costs and evidence of such in support of the costs awarded in the proposed judgment. If the proposed judgment and prejudgment interest meets with your approval, kindly enter same. Thank you for your attention to this matter.

Respectfully,

A handwritten signature in blue ink, appearing to read "W. Andrew Clayton, Jr."

Encls  
cc: Timothy W. Gensmer, Esq.

01015783-1

Icard, Merrill, Cullis, Timm, Furen & Ginsburg, P.A.  
Offices in Sarasota, Manatee and Charlotte Counties  
Established 1953

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA

In re:

Chapter 7 Bankruptcy

BRUCE FARLOW,

Case No: 8:18-bk-06677-MGW

Debtor.

---

JOHN D. GENTIS, SHALIMAR MHP, LLC,  
a Florida limited liability company, and GFB  
PARTNERS, LLLP, a Florida limited liability  
limited partnership,

Plaintiffs,

v.

Adversary Proceeding No.:  
8:18-AP-00575-MGW

BRUCE L. FARLOW,

Defendant.

---

**FINAL JUDGMENT IN AN ADVERSARY PROCEEDING**

The Court, having conducted a trial on the merits of this cause on July 23, 2019, and having stated its findings of fact and conclusions of law on the record in open court, enters Final Judgment in favor of Plaintiffs Shalimar MHP, LLC and GFB Partners, LLLP, finding that the claims they have each asserted against Debtor/Defendant Bruce Farlow are non-dischargeable in bankruptcy pursuant to Bankruptcy Code §523(a)(2)(A).<sup>1</sup>

Therefore, Shalimar MHP, LLC shall recover from Debtor/Defendant Bruce L. Farlow the sum of \$8,544.49 plus prejudgment interest in the amount of \_\_\_\_\_, plus post-judgment interest in accordance with 28 U.S. Code §1961, together with costs totaling \$1,254.25,

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<sup>1</sup> The individual claim asserted by John D. Gentis was withdrawn at the outset of trial since the claims at issue are owned by the entity plaintiffs.

for which let execution issue forthwith.

Furthermore, GFB Partners, LLLP, shall recover from Debtor/Defendant Bruce L. Farlow the sum of \$103,570.37 plus pre-judgment interest in the amount of \_\_\_\_\_, plus post-judgment interest in accordance with 28 U.S. Code §1961, together with the costs referenced above, for which let execution issue forthwith.

This court reserves jurisdiction to enter all further orders as may be necessary to enforce this judgment.

---

Michael G. Williamson  
Chief United States Bankruptcy Judge

Judgment Debtor: Bruce Lane Farlow  
SSN: xxx-xx-2597  
8876 Estapona Court, Sarasota FL 34238

MYFLORIDACFO.COM &gt; DIVISION &gt; AA &gt; LOCALGOVERNMENTS &gt; HISTORICAL

## Historical Judgment Interest Rates

### Current Judgment Interest Rates

Year	Rate Per Annum	Daily Rate as a Percentage	Daily Rate as a Decimal
April 1, 2017	5.05%	.01383562%	.0001383562
January 1, 2017	4.97%	.01361644%	.0001361644
October 1, 2016	4.91%	.01341530%	.0001341530
July 1, 2016	4.84%	.01322404%	.0001322404
April 1, 2016	4.78%	.01306011%	.0001306011
January 1, 2016	4.75%	.0129781%	.000129781
October 1, 2015	4.75%	.0130137%	.000130137
July 1, 2015	4.75%	.0130137%	.000130137
April 1, 2015	4.75%	.0130137%	.000130137
January 1, 2015	4.75%	.0130137%	.000130137
October 1, 2014	4.75%	.0130137%	.000130137
July 1, 2014	4.75%	.0130137%	.000130137
April 1, 2014	4.75%	.0130137%	.000130137
January 1, 2014	4.75%	.0130137%	.000130137
October 1, 2013	4.75%	.0130137%	.000130137
July 1, 2013	4.75%	.0130137%	.000130137
April 1, 2013	4.75%	.0130137%	.000130137
January 1, 2013	4.75%	.0130137%	.000130137
October 1, 2012	4.75%	.0129781% <sup>(1)</sup>	.000129781 <sup>(1)</sup>
July 1, 2012	4.75%	.0129781% <sup>(1)</sup>	.000129781 <sup>(1)</sup>
January 1, 2012	4.75%	.0129781% <sup>(1)</sup>	.000129781 <sup>(1)</sup>
April 1, 2012	4.75%	.0129781% <sup>(1)</sup>	.000129781 <sup>(1)</sup>
2012	4.75%	.0129781%	.000129781
10/1/11	4.75%	.0130137%	.000130137
1/1/2011-9/30/11 <sup>(2)</sup>	6%	.01644%	.0001644
2010	6%	.01644%	.0001644
2009	8%	.02192%	.0002192
2008	11%	.03014%	.0003014
2007	11%	.03014%	.0003014
2006	9%	.02466%	.0002466
2005	7%	.01918%	.0001918
2004	7%	.01918%	.0001918
2003	6%	.01644%	.0001644
2002	9%	.02466%	.0002466
2001	11%	.03014%	.0003014
2000	10%	.02740%	.0002740
1999	10%	.02740%	.0002740
1998	10%	.02740%	.0002740
1997	10%	.02740%	.0002740
1996	10%	.02740%	.0002740
1995	8%	.02192%	.0002192
10/1/81-12/31/94	12%	.03333%	.0003333

(<sup>1</sup>) Note: The daily rate for quarters beginning in 2012, considers that 2012 is a leap year, and is calculated by dividing the annual rate by 366 days.

(<sup>2</sup>) Note: The January 1, 2011 interest rate was established prior to the law change under Chapter 2011-169, Laws of Florida. After July 1, 2011, interest rates will be established quarterly by the CFO.

Please call the Vendor Ombudsman Section within the Bureau of Vendor Relations at (850) 413-5516 for additional information.

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA

In re:

Chapter 7 Bankruptcy

**BRUCE FARLOW,**

Case No: 8:18-bk-06677-MGW

**Debtor.**

---

**JOHN D. GENTIS, SHALIMAR MHP, LLC,  
a Florida limited liability company, and GFB  
PARTNERS, LLLP, a Florida limited liability  
limited partnership,**

**Plaintiffs,**

v.

**Adversary Proceeding No.:  
8:18-AP-00575-MGW**

**BRUCE L. FARLOW,**

**Defendant.**

---

**DECLARATION OF COSTS**

The undersigned attorney for Plaintiffs declares in accordance with 28 U.S.C. §1746 that the following recoverable costs were incurred in this case and that true and correct evidence relating to such costs is attached to this declaration:

- (1) Check Stub showing payment of Filing Fee for Adversary Complaint = \$350.00
- (2) Invoice - Here Comes the Judge - Service on Bruce Farlow = \$ 40.00
- (3) Invoice - Imperial Court Reporting - Court Reporter Appearance Fee = \$225.00
- (4) Invoice - Imperial Court Reporting - Deposition of Bruce Farlow = \$584.25
- (5) Invoice - Service of Subpoena to Bank of America + \$55.00.

The total of the foregoing costs is \$1,254.25.

I declare under penalty of perjury that the foregoing is true and correct on July 30, 2019.

/s/ W. Andrew Clayton, Jr.  
W. Andrew Clayton, Jr.

**ICARD, MERRILL, CULLIS, TIMM, FUREN & GINSBURG, P.A.****92565**

5151	Clerk, US Bankruptcy Court		11/9/2018	\$350.00
G/L Acct.	Matter I.D.	Cost Code	Inv.No.	Inv.Date
2000-000	70047-112737	99	QuickCheck	11-09-2018
				Amount
				350.00

8082

Order # 2377676-1

HERE COMES THE JUDGE  
 Legal Process Services  
 3293 Fruitville Rd., Suite 106  
 Sarasota, FL 34237-6453  
 Phone: (941) 954-0169  
 Fax: (941) 954-1349  
 Tax I.D. 65-0653965

INVOICE

Let the "Judge" be your connection  
 for all your Process Serving needs!!

Invoice #HCJ-2018008583  
 11/28/2018

W. Andrew Clayton, Jr., Esq.  
 Icard, Merrill et al.  
 2033 Main Street  
 Suite 600  
 Sarasota, FL 34237

Your Contact: Michael Bragg  
 Case Number: Middle 8:18-AP-00575-MGW

Plaintiff:  
 John D. Gentis, Shalimar MHP, LLC, et al.

Defendant:  
 Bruce L. Farlow

Received: 11/20/2018 Served: 11/27/2018 5:45 pm INDIVIDUAL/PERSONAL  
 To be served on: Bruce L. Farlow

## ITEMIZED LISTING

Line Item	Quantity	Price	Amount
Service Fee (Local)	1.00	40.00	40.00
TOTAL CHARGED:			\$40.00
BALANCE DUE:			\$40.00

SENT TO ACCOUNTING  
 12-3-18

IT HAS BEEN A PLEASURE SERVING YOU!!

WE HAVE ESTABLISHED A NEW EMAIL ADDRESS TO SEND WORK TO. PLEASE EMAIL ALL WORK TO  
 SERVEPAPERS@HCTJUDGE.COM. THANK YOU!

## !!ATTENTION VALUED CLIENT!!

IN AN EFFORT TO BETTER SERVE YOUR PROCESS SERVING NEEDS YOU CAN NOW VIEW THE STATUS OF ALL OF YOUR  
 PAPERS BY LOGGING ONTO OUR WEBSITE WWW.HCTJUDGE.COM. PLEASE CONTACT OUR OFFICE TO RECEIVE YOUR  
 CLIENT LOGIN INFORMATION.

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APR 23 2019

90933



Imperial Court Reporting  
435 12th Street West  
Bradenton, FL 34205  
941-260-9000

## INVOICE

Icard, Merrill, Cullis, Timm, Furen & Ginsburg, P.A.  
ATTN: W. Andrew Clayton, Jr., Esq.  
2033 Main Street, Suite 600  
Sarasota, FL 34237

Invoice Number: 202950  
Invoice Date: 03/25/2019

In Re: John D. Gentis, et. al vs. Bruce L. Farlow  
Case Number: 8:18-bk-06677-MGW  
Witness(s): Bruce L. Farlow  
Attendance Date: 03/22/2019, 10:00 a.m.

Category: Deposition

Qty	Description	Rate	Ext
3	Reporter Deposition Appearance - 10:00-1:00 p.m. Estimated Pages: 120	75.00	225.00
Invoice Total:			225.00

Thank you for your business!

[CLICK HERE TO PAY VIA CREDIT CARD ONLINE](#)

Hold down Ctrl button and click link above or visit  
<http://www.imperialcourtreporting.com/pay-an-invoice.html>

3% transaction fee applies when paying via PayPal or credit card

INVOICE DUE WITHIN 30 DAYS.

Tax ID: 270198369

PLEASE NOTE: Past-due invoices are subject to 1.5% interest fees or \$20.00 per month, whichever is greater as applicable by law, plus collections fees.  
\*\*Payment is not contingent on client reimbursement.\*\*

OK to Pay

70047-112737

Exhibit 3

4/18/2019

RepAgencyWorks Court Reporting Sof



Imperial Court Reporting  
435 12th Street West  
Bradenton, FL 34205  
941-260-9000  
APR 23 2019  
BY: 90933

**INVOICE**

Icard, Merrill, Cullis, Timm, Furen & Ginsburg, P.A.  
ATTN: W. Andrew Clayton, Jr., Esq.  
2033 Main Street, Suite 600  
Sarasota, FL 34237

Invoice Number: 203089  
Invoice Date: 04/18/2019

In Re: John D. Gentis, et. al vs. Bruce L. Farlow  
Case Number: 8:18-bk-06677-MGW  
Witness(s): Bruce L. Farlow  
Attendance Date: 03/22/2019, 10:00 a.m.

Category: Deposition

Qty	Description	Rate	Ext
117	Original Deposition E-Transcript	4.25	497.25
348	Exhibits/Production Scanned/Zipped/Linked	0.25	87.00
Invoice Total:			584.25

Thank you for your business!

**CLICK HERE TO PAY VIA CREDIT CARD ONLINE**  
Hold down Ctrl button and click link above or visit  
<http://www.imperialcourtreporting.com/pay-an-invoice.html>

3% transaction fee applies when paying via PayPal or credit card

INVOICE DUE WITHIN 30 DAYS.

Tax ID: 270198369

PLEASE NOTE: Past-due invoices are subject to 1.5% interest fees or \$20.00 per month, whichever is greater as applicable by law, plus Collections fees.  
\*\*Payment is not contingent on client reimbursement.\*\*

OK to Pay

70047-112737

1/1  
yx

HERE COMES THE JUDGE  
 Legal Process Services  
 3293 Fruitville Rd., Suite 106  
 Sarasota, FL 34237-6453  
 Phone: (941) 954-0169  
 Fax: (941) 954-1349  
 Tax I.D. 65-0653965

INVOICE

Let the "Judge" be your connection  
 for all your Process Serving needs!!

Invoice #HCJ-2019003975  
 5/13/2019

W. Andrew Clayton, Jr., Esq.  
 Icard, Merrill et al.  
 2033 Main Street  
 Suite 600  
 Sarasota, FL 34237



Your Contact: Michael Bragg  
 Case Number: Middle 8:18-AP-00575-MGW

Plaintiff:  
 John D. Gentis, Shalimar MHP, LLC, et al.

Defendant:  
 Bruce L. Farlow

Received: 5/8/2019 Served: 5/10/2019 3:05 pm CORPORATE  
 To be served on: Bank Of America By Serving CT Corporation Systems

## ITEMIZED LISTING

Line Item	Quantity	Price	Amount
Service Fee (Plantation)	1.00	55.00	\$55.00
TOTAL CHARGED:			\$55.00
BALANCE DUE:			\$55.00

OK to Pay

Gentis v. Farlow  
 70047-112737

FAD  
 JUN 04 2019  
 BY 91183

IT HAS BEEN A PLEASURE SERVING YOU!!

WE HAVE ESTABLISHED A NEW EMAIL ADDRESS TO SEND WORK TO. PLEASE EMAIL ALL WORK TO  
 SERVEPAPERS@HCTJUDGE.COM. THANK YOU!

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IN AN EFFORT TO BETTER SERVE YOUR PROCESS SERVING NEEDS YOU CAN NOW VIEW THE STATUS OF ALL OF YOUR PAPERS BY LOGGING ONTO OUR WEBSITE WWW.HCTJUDGE.COM. PLEASE CONTACT OUR OFFICE TO RECEIVE YOUR CLIENT LOGIN INFORMATION.

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